



Rebuild Iowa Office

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Rebuild Iowa Office Federal Recovery Framework Recommendations Updated August 31, 2010

Reforming recovery in the United States requires a fundamental shift in the approach to and planning for major disasters. While response has a coordinating agency (FEMA) and an overall structure with programs that states can anticipate and plan based on, recovery does not. In order to ensure well-coordinated recoveries that maximize the opportunities that major disasters present as well as minimizing the long-term negative impacts, this shift in approach is critical.

The Rebuild Iowa Office and its' state and local partners have devoted much time since Iowa's 2008 disasters navigating the recovery system and discussing suggested changes. Workshops, conferences, meetings and other events have been held to gather the great deal of input that has gone into forming the recommendations and other information contained in this document.

Our overarching recommendation is that the federal government creates a disaster recovery framework with one coordinating body (department), one set of rules and expectations and funding and programs that are designed with long-term recovery in mind. This system must address the following issues and elements:

- **Flexible and predictable disaster-track funding for a set threshold of major disasters**
 - Provide states with up-front (not reimbursement-based) block grant recovery funding immediately following a major disaster.
 - Use a formula that is consistent across all states and disasters based on damages or other program funding.
 - Allow states to set program priorities and parameters including income limits and other regulations including lead abatement and the use of volunteer labor.
 - Allow for a global local match requirement that calls on state and local governments to contribute a certain percentage to the overall recovery, not individual programs and projects.

Issue Examples

Iowa has received nearly \$800 million in CDBG assistance in four separate allocations at different times each with different rules, different allocation formulas and requiring new approved action plans. These changes and uncertainties have

made it difficult for the state to engage in effective long-term planning. In addition, the allocation process was not transparent and involved little input from impacted states, resulting in a formula that did not include critical data elements or produce accurate allocations based on damage.

Rules and regulations for the administration of federal Community Development Block Grant (CDBG) dollars were set to address a variety of community situations, but not specifically the consequences of a natural disaster. Use of CDBG funds during disaster recovery to rehabilitate partially gutted homes (first floor and basement) or to acquire damaged properties for redevelopment may not need as stringent an environmental review or duplication of benefits process. When a state must wait several months for HUD to approve a state's action plan for funds, impacted individuals are left for long periods of time without answers or assistance. This time lapse hinders the recovery process, keeps families in limbo and contributes to other cascading consequences that take time and money to address. These include burdens of mortgages and rent that lead to negative impacts on credit ratings, making it even harder for individuals to get back on their feet.

In addition to the time delays under the current system, recovery is further disrupted when individuals who have started repairs are told that to obtain assistance that is finally available they must stop work to await local compliance steps or forfeit access to assistance.

Income limits that may make sense in non-disaster situations do not take into account the unexpected nature of a major disaster and the impact that has on people even in higher income brackets. Many impacted individuals are just above federal limits and fall through the cracks in terms of receiving greatly needed assistance.

Some communities have worked hard to identify volunteer labor resources for home clean-up and rehabilitation. Rules around training and certification, especially for lead paint abatement, make it nearly impossible for such labor to be used.

- **A shared, real-time data system for all levels of government**

- Create a shared database for information and applications from those impacted that is a part of a coordinated system of case management for impacted individuals.
- Allow impacted individuals to complete one application and sign one privacy waiver that allows all government agencies to access their recovery information.
- Allow all administering entities to update this database with assistance information to improve the speed and accuracy of programs.
- Include comprehensive loss verification for each individual that documents all loss so that multiple inspections and other checks are not needed.
- This should include a clear and consistent, shared system of checking for duplications of benefit that involves all related agencies and creates common

definitions and policies that prevent fraud while still allowing individuals to receive needed benefits.

Issue Examples

There is no useful means of sharing information across disaster programs at the state and federal level. Often, impacted individuals have to apply with as many as 10 different agencies and provide personal information dozens of times. This is difficult for those impacted and makes the quick distribution of funds and prevention of fraud more difficult.

Standardization of information gathering and sharing across agencies, both federal and state, would speed up the duplication of benefits process. Currently, multiple DOB verifications by separate entities slow down recovery progress and cause frustration for the individual waiting for assistance.

Local social service agencies in Cedar Rapids and other communities have difficulty addressing the needs of disaster-impacted individuals because they do not know what unmet needs remain. In the case of people in FEMA mobile homes, the local long-term recovery committee only has information on the people who have elected to use their services. While FEMA maintains data about the needs of those living in the mobile home, FEMA is restricted from sharing this information. This leads to the inability to effectively assist the individual and a perception by the public that local and state officials are not helping these people.

- **Coordinated damage and needs assessments**

- Work with states on a common system for damage assessment data collection that is completed in each Presidentially-declared disaster (not abandoned once the declaration is made).
- Designate one agency to provide clear documentation of a state's overall losses and an assessment of funding gaps left by recovery programs.

Issue Example

Common damage assessment system should allow for addition of damage information as inspections are made for health and safety, repair and other reasons. Currently, multiple inspections are needed for different programs and funding sources. This wastes staff time, slows approval processes and adds stress to those affected.

- **Resources and support for immediate case management**

- Immediately following the initial response, impacted individuals and businesses desperately need a system that provides them with case management guidance in planning for their long-term recovery
- Such a case management system should be organized at the local level but needs federal support and resources in order to successfully provide assistance.

- This system should serve as a gateway for recovery assistance, requiring that individuals work with case managers in order to qualify.

Issue Example

When the Rebuild Iowa Advisory Commission travelled the state gathering input and information in the months following the disasters of 2008, the single biggest concern they heard was the need for coordinating case management. Impacted individuals struggled to connect with the programs and funding they needed to recovery and many simply gave up trying under the strain of navigating multiple systems. The state made it a priority to get case management in place, but was not able to do so until more than six months after the disaster. This delay harmed many individuals' recovery and the recovery of entire communities.

- **Change the structure of hazard mitigation funding**

- FEMA's HMGP program focuses nearly all resources on states following a major disaster. Focusing more resources on pre-disaster work would greatly improve its success.
- Provide greater resources for planning so that mitigation projects can be prepared before funding is available.
- Recognize that some elements currently considered mitigation, such as housing buy-outs, are really recovery programs. Create a separate mechanism for those projects that allows for quicker approval so that homeowners are able to move on.

Issue Example

The program needs to allow states and local entities to purchase properties and be reimbursed for properties that meet specific program requirements (be able to purchase flooded properties that local government is confident will meet HMGP standards and be reimbursed once all appropriate HMGP steps are taken and approvals obtained). The current approval process means that properties are not purchased until 1.5 to 2 years after the disaster. This holds up individual and community recovery.